

Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims

1. (Currently Amended) A method of transferring a sum of money from a customer to a beneficiary via a money-transfer company, a network of money dispensing machines and a plurality of distributors of money pick-up devices and corresponding personal codes capable of selective operation of said money dispensing machines, said method comprising:

collecting during a transaction said sum of money, via said money-transfer company, from a customer for transfer to a beneficiary;

generating, during the transaction with the customer, a transaction record within a database on a server computer controlled by the money-transfer company, the transaction record associated with the transaction with the customer and including data identifying the sum of money for transfer to the beneficiary and identifying the beneficiary;

generating, during the transaction with the customer, by the money-transfer company a unique single-use device pick-up code associated with the transaction with the customer, the transaction record associated with the transaction including the single-use device pick-up code;

providing, during the transaction with the customer, by the money-transfer company the generated unique single-use device pick-up code to the customer;

providing said beneficiary with a the unique single-use device pick-up code from the customer to the beneficiary, the single-use device pick-up code being associated to said transaction and not associated with other money-transfer transactions by said customer;

presenting by said beneficiary said unique single-use device pick-up code to one of said distributors;

~~activating, by the distributor, one of said money pick-up devices and generating a corresponding personal code, via said distributor and said money-transfer company, in response to the step of presenting by said beneficiary said unique single-use device pick-up code to one of said distributors, said activated money pick-up device being associated solely to an account corresponding to said transaction~~ the activating step including:

accessing the database on the server computer controlled by the money-transfer company to ascertain the transaction record generated during the transaction with the customer containing the presented unique single-use device pick-up code and identifying the beneficiary;

generating a device record within a database on a server computer associated with the money-transfer company, the generated device record including data representing a money pick-up device, the money pick-up device representing an activated money pick-up device, the generated device record further including data identifying the sum of money for transfer to the beneficiary as reflected in the transaction record;

generating a personal code associated with the money pick-up device, the generated personal code being different than the single-use device pick-up code, the generated device record including data representing the personal code;

~~giving said providing, by the distributor to the beneficiary, an the activated one of~~
~~said money pick-up device devices and a corresponding the generated personal code, the~~
~~corresponding personal code being different from the single-use device pick-up code; and~~
~~operating, by the beneficiary, one of said money dispensing machines to collect~~
~~receive at least a portion of said the sum of money identified in the generated device record, via~~
~~said beneficiary using said the activated one of said money pick-up devices device and the said~~
~~corresponding personal code;~~
~~updating the device record to reflect the receiving by the beneficiary of the at least~~
~~a portion of the sum of money.~~

2-64. (Cancelled)

65. (New) The method of claim 1, wherein the network of money dispensing machines is a network of automatic teller machines (ATMs) and the plurality of distributors of money pick-up devices and corresponding personal codes is a plurality of distributors of ATM cards and corresponding personal identification numbers (PINs), respectively.

66. (New) The method of claim 1, wherein the step of activating a money pick-up device includes the steps of the distributor selecting the money pick-up device from an inventory of money pick-up devices, and activating the money pick-up device selected from the inventory.

67. (New) A money-transfer system for transferring a sum of money from a customer to a beneficiary, comprising:

a money-transfer company including:

collecting means for collecting during a transaction the sum of money from the customer for transfer to the beneficiary;

database means for generating, during the transaction with the customer, a transaction record within a database on a server computer connected to a communication network and controlled by the money-transfer company, the transaction record being associated with the transaction with the customer and including data identifying the sum of money for transfer to the beneficiary and identifying the beneficiary;

device pick-up code means for generating, during the transaction with the customer, a unique single-use device pick-up code associated with the transaction with the customer, the transaction record associated with the transaction including the single-use device pick-up code; and

providing means for providing, during the transaction with the customer, the generated unique single-use device pick-up code to the customer;

a plurality of distributors of money pick-up devices including:

accepting means to accept a unique single-use device pick-up code presented by the beneficiary to the distributor;

accessing means to access the database on the server computer on the communication network to ascertain the transaction record generated during the transaction with the customer containing a single-use device pick-up code presented by the beneficiary to the distributor and identifying the beneficiary;

activating means for activating a money pick-up device;

database means for generating a device record within a database on a server

associated with the money-transfer company, the generated device record including data representing one of multiple money pick-up devices, the one of multiple money pick-up devices representing an activated money pick-up device, the generated device record further including data identifying the sum of money for transfer to the beneficiary as reflected in the transaction record; and

personal code means for generating a personal code associated with the money pick-up device, the generated personal code being different that the single-use device pick-up code, the generated device record including data representing the personal code;

a network of money dispensing machines including:

dispensing means for dispensing at least a portion of the sum of money identified in the generated device record in response to the beneficiary using the activated money pick-up device and the personal code; and

updating means for updating the device record to reflect the receiving by the beneficiary of the at least a portion of the sum of money.

68. (New) The money-transfer system of claim 67, wherein the network of money dispensing machines is a network of automatic teller machines (ATMs) and the plurality of distributors of money pick-up devices and corresponding personal codes is a plurality of distributors of ATM cards and corresponding personal identification numbers (PINs), respectively.

69. (New) The money-transfer system of claim 67, wherein the activating means includes means for selecting the money pick-up device from an inventory of money pick-up devices; and means for activating the money pick-up device selected from the inventory.